

**Information to identify the case:**

Debtor 1	<u>Michael George Gonzalez</u>	Social Security number or ITIN	xxx-xx-4733
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Southern District of New York			
Case number:	21-22084-cgm		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael George Gonzalez

2/20/24

**By the court:** Cecelia G. Morris  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael George Gonzalez  
Debtor

Case No. 21-22084-cgm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0208-7  
Date Rcvd: Feb 20, 2024

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2024:

Recip ID	Recipient Name and Address
db	+ Michael George Gonzalez, 780 Kimball Ave Apt 1A, Yonkers, NY 10704-1549
cr	Wells Fargo Bank, N.A., Wells Fargo Servicing Cente, MAC D1111-035 PO Box 564300, Charlotte,, NC 28256-9914
7829319	+ Scott J. Goldstein, 280 West Main Street, Denville, NJ 07834-1233

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
7814069	+ Email/PDF: bncnotices@becket-lee.com	Feb 20 2024 20:22:29	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
7824960	Email/PDF: bncnotices@becket-lee.com	Feb 20 2024 20:22:27	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
7814070	+ EDI: CAPITALONE.COM	Feb 21 2024 01:15:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
7814072	EDI: JPMORGANCHASE	Feb 21 2024 01:15:00	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
7814071	EDI: JPMORGANCHASE	Feb 21 2024 01:15:00	CHASE AUTO FINANCE, ATTN: BANKRUPTCY, PO BOX 901076, FORT WORTH, TX 76101
7821338	+ Email/Text: RASEBN@raslg.com	Feb 20 2024 20:12:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
8024197	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 20 2024 20:22:29	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
7832439	EDI: PRA.COM	Feb 21 2024 01:15:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
7814073	+ EDI: SYNC	Feb 21 2024 01:15:00	SYNCB/PPC, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
7814074	+ EDI: SYNC	Feb 21 2024 01:15:00	SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
7829128	+ EDI: PRA.COM	Feb 21 2024 01:15:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
7814075	+ EDI: LCIUPSTART	Feb 21 2024 01:15:00	UPSTART, ATTN: BANKRUPTCY, PO BOX 1503, SAN CARLOS, CA 94070-7503
7814077	+ EDI: WFFC2	Feb 21 2024 01:15:00	WELLS FARGO BANK NA, MAC F8234F, PO BOX 10438, DES MOINES, IA 50306-0438
7814076	+ EDI: WFFC2	Feb 21 2024 01:15:00	WELLS FARGO BANK NA, ATTN:

District/off: 0208-7

User: admin

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Date Rcvd: Feb 20, 2024

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Total Noticed: 20

7814078	+ EDI: WFFC2	Feb 21 2024 01:15:00	BANKRUPTCY, PO BOX 14517, DES MOINES, IA 50306-3517
7815352	+ EDI: WFFC2	Feb 21 2024 01:15:00	WELLS FARGO-PL&L, MAX F8234F-02F, PO BOX 10438, DES MOINES, IA 50306-0438
7816213	EDI: WFFC2	Feb 21 2024 01:15:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
		Feb 21 2024 01:15:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
7824963	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
7824964	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2024 at the address(es) listed below:

Name	Email Address
Scott J. Goldstein	on behalf of Debtor Michael George Gonzalez scott@wg-attorneys.com goldstein.scottb107612@notify.bestcase.com;LawOfficesofScottJGoldsteinLLC@jubileebk.net;sgoldste0279@recap.email
Thomas C. Frost	info@FrostSDNY13.com tfrost13@ecf.epiqsystems.com
United States Trustee	USTPRegion02.NYECF@USDOJ.GOV

TOTAL: 3